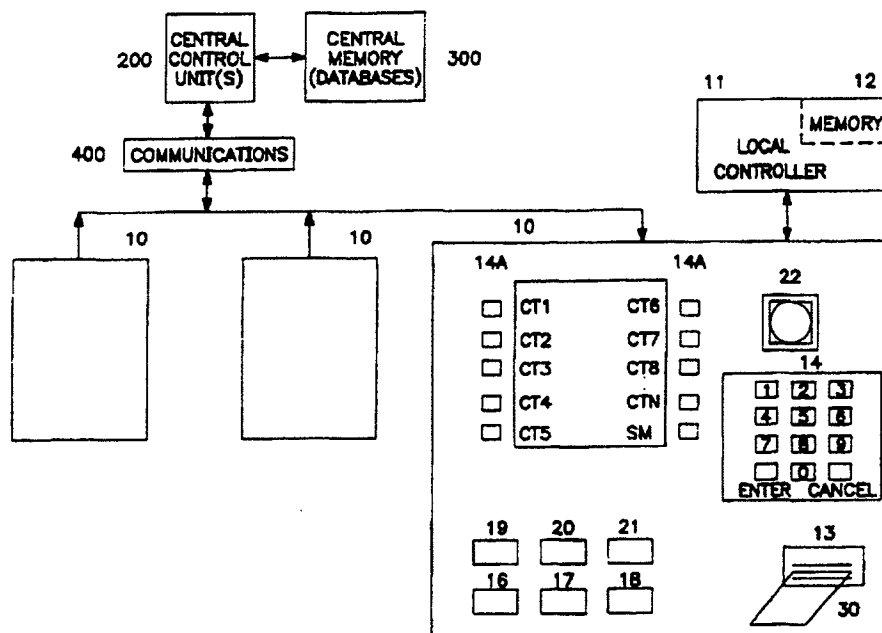




## INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification <sup>6</sup> : <b>G06F 17/60, 15/00</b>		A1	(11) International Publication Number: <b>WO 96/32687</b>
			(43) International Publication Date: 17 October 1996 (17.10.96)
(21) International Application Number: PCT/US96/05152 (22) International Filing Date: 12 April 1996 (12.04.96) (30) Priority Data: 08/421,486          13 April 1995 (13.04.95)          US (71)(72) Applicant and Inventor: GATTO, James, G. [US/US]; 1101 Mountain Hope Court, Great Falls, VA 22066 (US).		(81) Designated States: AL, AM, AT, AU, AZ, BB, BG, BR, BY, CA, CH, CN, CZ, DE, DK, EE, ES, FI, GB, GE, HU, IS, JP, KE, KG, KP, KR, KZ, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, TJ, TM, TR, TT, UA, UG, UZ, VN, ARIPO patent (KE, LS, MW, SD, SZ, UG), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG).  <b>Published</b> <i>With international search report.</i> <i>With amended claims.</i>	

(54) Title: ELECTRONIC FUND TRANSFER SYSTEM



## (57) Abstract

An automated teller system comprising a user identification card (30) unique to each user and having stored thereon customized transaction information predefined by the user of the card, a transaction terminal (10) comprising a card reader (13) for reading information stored in the card, a display (14) for displaying user customized menu comprising one or more of the custom transactions based on information read from the card. Customized transactions are executed in response to user selection from the displayed menu.

**FOR THE PURPOSES OF INFORMATION ONLY**

Codes used to identify States party to the PCT on the front pages of pamphlets publishing international applications under the PCT.

AM	Armenia	GB	United Kingdom	MW	Malawi
AT	Austria	GE	Georgia	MX	Mexico
AU	Australia	GN	Guinea	NE	Niger
BB	Barbados	GR	Greece	NL	Netherlands
BE	Belgium	HU	Hungary	NO	Norway
BF	Burkina Faso	IE	Ireland	NZ	New Zealand
BG	Bulgaria	IT	Italy	PL	Poland
BJ	Benin	JP	Japan	PT	Portugal
BR	Brazil	KE	Kenya	RO	Romania
BY	Belarus	KG	Kyrgystan	RU	Russian Federation
CA	Canada	KP	Democratic People's Republic of Korea	SD	Sudan
CF	Central African Republic	KR	Republic of Korea	SE	Sweden
CG	Congo	KZ	Kazakhstan	SG	Singapore
CH	Switzerland	LI	Liechtenstein	SI	Slovenia
CI	Côte d'Ivoire	LK	Sri Lanka	SK	Slovakia
CM	Cameroon	LR	Liberia	SN	Senegal
CN	China	LT	Lithuania	SZ	Swaziland
CS	Czechoslovakia	LU	Luxembourg	TD	Chad
CZ	Czech Republic	LV	Latvia	TG	Togo
DE	Germany	MC	Monaco	TJ	Tajikistan
DK	Denmark	MD	Republic of Moldova	TT	Trinidad and Tobago
EE	Estonia	MG	Madagascar	UA	Ukraine
ES	Spain	ML	Mali	UG	Uganda
FI	Finland	MN	Mongolia	US	United States of America
FR	France	MR	Mauritania	UZ	Uzbekistan
GA	Gabon			VN	Viet Nam

## **ELECTRONIC FUND TRANSFER SYSTEM**

### **FIELD OF THE INVENTION**

The invention relates generally to electronic transaction network systems and more particularly to electronic fund transfer systems such as automated teller  
5 machines.

### **BACKGROUND OF THE INVENTION**

Electronic fund transfer (EFT) systems in general are well known. One example of an EFT system is an automated teller machine (ATM). An example of an ATM is shown, for example, in U.S. Patent Nos. 4,319,336 (the "'336  
10 Patent) and 4,484,304, issued to Anderson et al. The general operation of ATMs is well known. Briefly, however, ATMs typically operate by a user inserting an ATM or other type of identification card into an ATM machine, entering a personal identification number (PIN), selecting an account (checking, savings, etc.), selecting a type of transaction or function (withdrawal, deposit,  
15 transfer, payment, balance inquiry, etc.) and using individual numeric keys of a keypad to select the dollar (and cents) amount for the transaction. In some cases, the user also selects the language for the display (English, Spanish, etc.). The need to manually enter or select each or many of these transaction parameters each time a user desires to perform a transaction can be annoying and  
20 time consuming. This is especially true for individuals who routinely perform transactions with the same or similar parameters.

While certain ATMs enable a user to automatically select an amount (sometimes referred to as a "Fast Cash" amount) rather than entering the amount manually using the numbers of a keypad, a limited number of Fast Cash choices  
25 are available. Also, these choices are globally programmed in a system so that each user typically has the same limited choices. Moreover, even with a Fast Cash feature, the user still often needs to select certain transaction parameters such as an account (e.g., savings or checking) and a function or transaction type (e.g., withdraw cash). Only then are different dollar amounts displayed from

-2-

which the user can choose. While this eliminates the need to enter specific dollar amounts, it still involves selection of several transaction parameters or entries by a user. This is an undesirable drawback.

EFT systems also include point-of-sale terminals and a number of other systems. Point-of-Sale (POS) terminals are used for example at grocery checkouts, gas station pumps and other retail locations to enable a user to pay for a purchase by using an ATM card, a credit card, a debit card or other similar methods. POS terminals also typically require a number of user inputs and transaction parameters to effect a transaction.

Another problem that arises in using some EFT systems (e.g., ATM or POS terminals) is the need for separate user identification cards for each "account" or institution with which a user has a financial relationship. Examples of such well known cards include bank ATM cards, American Express cards, MasterCard and Visa Cards, department store credit cards, gas company credit cards and air travel cards, to name but a few. Thus, many people typically carry one or more identification cards. This is inconvenient. Other drawbacks and disadvantages of the prior art also exist.

### **SUMMARY OF THE INVENTION**

It is an object of the present invention to overcome these and other drawbacks of the prior art.

It is another object of the present invention to provide an EFT system with a transaction menu customized for an individual user or account.

It is another object of the invention to enable user-defined transactions to be completed with a reduced number of inputs from the user at the time the transaction is executed.

It is another object of the invention to provide an EFT system which facilitates the selection of a greater number of menu choices.

-3-

It is a further object of the invention to provide a single user identification card for use with an EFT system that enables a user to perform transactions involving a selected one or selected ones of the users accounts and/or selected financial institution(s) with which the user has a financial  
5 relationship.

To accomplish these and other objects of the present invention, according to one embodiment of the present invention, an EFT system comprises an identification (ID) card, at least one central control unit connected to a plurality of transaction terminals, where each terminal preferably comprises a display, an  
10 ID card reader/writer, at least one user input device and a local controller. According to one aspect of the invention, the EFT system is operable to enable various transaction parameters for different transactions to be predefined by a user and stored before it is desired to effect a transaction, so that when it is desired to effect a transaction, the controller can cause an individually  
15 customized menu to be displayed for each user to enable the user to select a user predefined transaction with a reduced number of entries by the user at the time of execution of the transaction.

According to one embodiment, one way to accomplish this is to store one or more customized user-defined transactions on a magnetic medium of the user  
20 ID card so that once a user inserts the ID card into a card reader at the terminal and enters valid verification data (e.g., a PIN), a menu containing choices corresponding to one or more of the user-defined transactions is displayed. Preferably, these transactions may be selected by touching a single key of a keypad, by touching an area of the display (e.g., if a touch sensitive screen is  
25 used), by touching a single key adjacent the menu entry, by using a "point-and-click" device or by other input methods. The user-defined transactions may be stored on the ID card upon activation, added by a user at a terminal or automatically stored based on the user's recent transactions. Alternatively, these

-4-

transactions may be stored on the EFT system (for example in a memory associated with a local controller of one or more terminals or in a central memory associated with one or more central controllers) and recalled at the time a user desires to effect a transaction.

5        According to another embodiment, the user may predefine and store a plurality of transactions involving different financial institutions. To facilitate this, a single ID card may be used to store the information. Thus, one universal card can be used by an individual to enable execution of transactions from or to a plurality of different accounts/institutions.

10       According to other features and aspects of the invention, the user identification, transaction definition and/or selection of menu choices may be implemented, in whole or in part, by voice recognition. User identification may also be implemented, in whole or in part, by fingerprint verification. Selection of transaction information or menu choices may be implemented by a point-and-  
15       click device.

### **BRIEF DESCRIPTION OF THE DRAWINGS**

Fig. 1 is a perspective view of an EFT system according to one embodiment of the present invention.

Fig. 2 is a flow chart illustrating operation of the present invention  
20       according to one embodiment of the present invention.

### **DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS**

Except as otherwise used in connection with a specific activity, the term "transaction" is intended to broadly describe a wide variety of activities that are or may be performed using an EFT system. By way of example, but without  
25       limitation, this includes withdrawing cash, travelers' checks, bonds, other negotiable instruments or other articles, depositing cash, checks, other negotiable instruments or other articles, transferring funds from one account to another, paying bills, credit card balances or loan payments, cashing checks or

-5-

other negotiable instruments, obtaining account balance information, paying for the purchase of goods or services, operating gaming devices (e.g., casino games, lottery games) and performing a wide variety of other activities. Typically, the execution of a transaction requires providing user identification information to the system, providing verification information to verify the user is an authorized user, selecting a type of transaction or function, and selecting one or more transaction parameters (e.g., accounts, dollar amounts, etc.) and causing the transaction to be executed.

With reference to Figure 1, there is shown a transaction network system according to one embodiment of the invention. The transaction network system preferably comprises one or more central control units or host processors 200, having associated database(s) or memories 300 and a plurality of transaction terminals 10 connected to one or more of the central control units 200 via communications link 400 in a known manner. An example of one known system and communications link is described in the '336 Patent. Other configurations may be used.

Each terminal 10 preferably comprises or is connected to a local controller 11 that controls the operation of the terminal 10 and a local memory 12 associated with that local controller 11. The general structure and operation of these components in an EFT system, such as an ATM machine, is known.

Each transaction terminal 10 preferably comprises at least one mechanism for identifying a user, for example, a card reader/writer 13. These terminals also comprise one or more input devices, such as a keypad 14 or selection keys 14a located adjacent a display 15. For some applications, such as an ATM, the terminal also preferably comprises one or more of a printer 16, a repository 17, a dispenser 18, a speaker 19, a microphone 20, and a fingerprint identification unit 21. A point-and-click device 22, such as a trackball or other similar device can also be provided to add novel functionality to the ATM as described below.

-6-

According to one embodiment, the transaction network system preferably is operable by use of user identification technique such as an identification (ID) card 30 unique to each user or account. Preferably the ID card comprises a plastic card having the ability to store information. As described elsewhere  
5 herein, other ID mechanisms may be used. For simplicity, various embodiments of the invention will be described with reference to an ID card having a magnetic strip located thereon. For example, the card may comprise at least one magnetic strip for magnetically storing information. Information may be written to the card 30 and read from the card in a generally known manner.

10 According to one aspect of the invention, the information stored on the ID card 30 may include one or more financial institution identifiers, one or more account identifiers, authorized user(s) identification information, including for example one or more personal identification numbers, and other desired information that is typically used on an ATM, debit, credit or other similar  
15 cards. The ID card 30 may also be used to store transaction information relating to user-defined transactions unique to the user or account. Preferably, the stored information includes transaction identifier information sufficient to identify one or more particular transactions and/or transaction parameters and sufficient information associated with each such identifier to enable a desired transaction  
20 to be completed by selecting the transaction identifier, with little or no additional input by the user at the time of execution. The transaction information is preferably individually selected by the card user and stored before executing a transaction to enable transactions to be more easily executed by a user and to enable the same (or similar) transactions to be performed multiple times without  
25 the need to re-enter all or most of the transaction parameters each time a user wants to execute a transaction.

The information stored on the card may also include information that enables the controller to determine whether a printed record of an executed



-7-

transaction should be printed by the printer 16 upon execution of a selected transaction. The information may be stored separately for each transaction or a global selection may be made for all transactions executed with the card. Upon execution of a selected transaction, the controller caused the printer to  
5 print a record of the transaction if a printed record is printed.

According to one embodiment, the transaction network system comprises an ATM system, wherein the user-defined transactions stored on ID card 30 may be read when a user accesses the ATM to enable the user to easily select a pre-defined transaction for execution. This may be done in a number of ways.  
10 Preferably, upon identification and verification of a user, the controller uses the stored transaction information, along with general system information, to cause the display of one or more transaction menus customized for the user. Preferably, the menu includes choices corresponding to one or more of the stored user-defined transactions. Other choices may be provided as discussed  
15 below. Preferably, the customized menu also will have a menu choice that enables the user to select a standard menu for that account and/or financial institution (e.g., a menu that enables a user to perform any transaction, not just the stored user-defined transactions, that may be ordinarily performed using the ATM). The term menu is intended to cover a single menu or a series of menus.

20 Upon the user's selection of a desired menu choice, the associated transaction is then executed without the need for further inputs or selections by the user or with limited additional inputs or selections, thereby minimizing the number of selections, inputs or entries required by a user to execute a desired transaction.

25 For example, one transaction that a particular user may often perform is withdrawing \$25 from a primary checking account. Therefore, upon insertion of the ID card 30 into the reader/writer 13, information stored on the ID card 30 is read (other preliminary steps may also be performed in a known manner,

-8-

such as entering a PIN, etc.) and a number of menu choices are displayed on the display 15. The user-customized menu preferably comprises a display of at least some of the user-defined transactions, preferably including custom transactions (or custom transaction identifiers) CT1-CTN and an option to display a standard menu SM. Preferably, there is an alphanumeric (or other) identifier next to each menu item. For example, the first menu choice may be "withdraw \$25 from Primary Checking." The number "1" may appear next to this menu choice as a transaction identifier. To execute this transaction the user merely touches the "1" key on the keypad (and optionally hits "ENTER"). This selection is received by the controller 11 which causes the selected transaction to be executed by the terminal and/or EFT system. This minimizes the number of selections/key entries a user must perform to execute a transaction. It also offers greater flexibility than systems which have "Fast Cash" or similar features where every user (or group of users) is offered the same limited transactions and which still usually require the user to select an account and often times a transaction function (e.g., withdraw cash) and an account before the "Fast Cash" choices are displayed.

According to other embodiments, the information stored on the ID card or associated therewith may include information that is read by the card reader to enable the controller to determine whether the user/institution wants the user customized menu to be displayed automatically, not displayed, or displayed as an option from the main menu. If it is determined that the customized menu is to be displayed automatically, then upon entry of the appropriate PIN, the controller causes the customized user menu to be displayed on the display. If it is determined that the customized menu is not to be displayed, then upon entry of the appropriate PIN, the controller causes the standard transaction menu to be displayed (to enable the user to use the normal ATM keys to define and execute a desired transaction.) If it is determined that

-9-

the customized menu is to be displayed as an option on the standard menu, then upon entry of the appropriate PIN, the controller causes the transaction menu to be displayed with the standard transaction menu options (to enable the user to define and execute a desired transaction) and a customized menu option which  
5 if selected by the user causes the controller to display the customized menu. According to other embodiments of the invention, the system may store information which determines the particular account, account type or particular institution with which the account is related, and based on prestored information in the system (e.g., at the local and/or central controllers) determines which type  
10 of menu is to be displayed to the particular user.

Fig. 2 is a flow chart illustrating the operation of preferred embodiments of the present invention. For purposes of this description, it is assumed that a user has already predefined one or more customized transactions and that this information is stored on the user's ID card (or in a memory of the EFT system),  
15 for example, during setup of the ID card. Other preliminary steps may also be performed if desired. Furthermore, for simplicity this embodiment will be described in connection with an ATM. However, it is to be understood that this embodiment and other features and embodiments described herein can be used with other types of EFT systems. Moreover, for simplicity, the well known  
20 steps associated with the local controller communicating with a central controller are omitted.

In step 101 the user is identified. This may be accomplished in a number of different ways, including by use of an ID card (e.g., ATM card), by entering an alphanumeric identifier using a keypad of the ATM terminal, by voice  
25 recognition, fingerprint recognition, by other identification techniques, or a combination of the foregoing. Next, account information associated with the identified user is read (step 102). Preferably, a verification step is performed to verify that the identified user is a valid user (step 103). This may be

-10-

accomplished by prompting the user to enter a PIN or other identifier (for example, a fingerprint and/or by speaking a certain message) and having the controller determine if the identifier is a valid identifier for the user and/or account (step 104). If it is not, control may return to step 103 for a retry or to  
5 step 101 to cancel the improper attempt. If the identifier is valid, control passes to step 105 (or in an alternative embodiment to step 105A, as will be discussed below). Depending on whether all of the necessary information was read in step 102, it may be desirable to read other information from the card (or a memory of the EFT system) after the validation step (step 103).

10 In step 105, according to one embodiment, the controller causes a custom menu for the user to be displayed. The custom menu preferably comprises choices (e.g. CT1-CTN of Fig. 1) for the user to select one or more transactions predefined by the user. Optionally, one menu item includes a choice for the user to select a "Standard Menu" (e.g. SM of Fig.1). The Standard Menu preferably  
15 corresponds to the types of menu typically used with ATM systems. For example, the Standard Menu may list a number of choices of types of transactions or functions that may be performed (e.g., withdraw cash, deposit cash, transfer funds, balance inquiry, etc.) and prompt the user for other transaction parameters. In step 106, the user selects one of the displayed menu  
20 items. As discussed herein, a variety of different mechanisms may be used to select a displayed menu item. In step 107, the controller determines whether the selected menu choice is a request to perform a custom transaction. If the controller determines that a custom transaction was not requested in step 107, then according to one embodiment a Standard Menu is displayed (step 205).  
25 However, other alternatives may be used. If a custom transaction was requested in step 107, the controller causes the selected transaction to be performed (step 110).

-11-

Depending on the type of transaction selected, the selected transaction may be performed without further action by the user. If the user defined custom transaction contains all of the necessary information, the controller can cause the transaction to be executed based on the stored information. Alternatively, the display may prompt the user to enter additional information (step 108). For example, if the user predefined transaction specifies a type of transaction and one or more accounts, but not the amount, the user may be prompted to enter the desired amount for the transaction. One advantage of this technique, for example, is where each month a user pays his American Express card balance from his primary checking account. The user could set up a custom transaction that stores information to pay an amount (to be entered) from primary checking to that user's American Express account. Then, all the user needs to do to execute this transaction, is to select this custom transaction and enter the amount for that month. Numerous other examples will be readily apparent.

Also, it may be desirable after selection by the user of a custom transaction (step 107), and/or additional input (step 108) that the controller causes the transaction type and parameters to be displayed with a prompt for the user to verify that this is the desired transaction to be executed (step 109). If the transaction type and parameters are as desired, the user may verify this by one of the input techniques described herein or other input techniques. Preferably, the display produced in step 109 may also give the user options to cancel the transaction, edit the parameters thereof, reselect a transaction or other desired options.

After the desired transaction is processed (step 110), the controller preferably causes the display to display the option for the user to select another transaction or to finish the session. In step 111, if the controller determines that

-12-

the user desires another transaction, control returns to the point after step 104. If not, control returns to Start.

Returning to step 205, in response to a Standard Menu being displayed, the user is prompted to select a function or transaction (step 206), an account  
5 from which the transaction should be processed (step 207), if necessary a "to-account" (step 208), i.e., an account to which the transaction should be processed, for example, if the transaction is a transfer of funds from one account to another, and an amount (step 209). Depending on the type of transaction, other parameters may be selected. Steps 108 and 109 also may be performed if  
10 desired. Once all of the necessary transaction information is selected and any verification has occurred, then control passes to step 110 and the transaction is processed. The standard menu may also prompt the user for information in an order different than specified above and/or for different information.

According to another embodiment, after the validation procedure is  
15 performed (step 104), control passes to step 105A. According to one embodiment, step 105A causes a user prompt to be displayed which asks the user if the custom menu is to be displayed or whether a Standard Menu should be displayed. If the user selects the custom menu to be displayed, control passes to step 105. If not, according to one embodiment, the Standard Menu is  
20 displayed (step 205). According to another embodiment, the user may be prompted to indicate whether a menu (similar to the Standard Menu) should be displayed with one of the menu options being the choice of having the custom menu displayed. In step 220, the controller determines whether the custom menu option is selected. If not, then the Standard Menu is displayed (step 205).  
25 If yes, control passes to step 221 whereby a standard menu with a custom menu display option is displayed. After selection of a menu choice by a user (step 222), the controller determines if the custom menu option is selected (step 223). If yes, a custom menu is displayed (step 105). If not, the user selects a function

-13-

from the Standard Menu (step 206). Alternatively, instead of the user selecting whether a particular menu should be displayed, this information may be determined by the EFT system or ATM terminal. For example, for some ATM terminals, it may be decided as a system choice that one or another menu will be displayed. Alternatively, the choice of menu may be dictated by the particular user (based on certain user information) or the type of account determined in step 102, or by the financial institution with which the account is held. For example, some financial institutions may choose that a particular menu will be displayed. Alternatively, the menu to be displayed may be pre-selected by the user and information corresponding to the selected menu can be stored on the user's ID card, in one or more local memories of one or more ATM terminals, or in one or more central memories of the EFT system.

Consistent with the foregoing, instead of or in addition to storing user-defined transaction information on the ID card, such information may be stored in the local memory of one or more terminals or in a central memory or memories of the system. Storage of such information in a local memory may be particularly useful where a user frequents a particular terminal such as a local bank ATM or grocery store or where the "terminal" is uniquely associated with a particular user or group of users, such as when the terminal comprises a home computer, a portable terminal or other such equipment.

According to another feature of the present invention, if a user executes a transaction that is not already stored (on the ID card, locally in the terminal or globally in the system), upon completion of the transaction, the card reader/writer may write the transaction information to the card (or local memory of the terminal and/or central memory of the network). If written to the ID card for example, the transaction may be stored as a "Recent Transaction." According to one embodiment of the invention, one or more Recent Transactions options may be displayed on the customized user menu. Alternatively, a menu

-14-

option may be "Display Recent Transactions." The input mechanism may be designed to facilitate scrolling through recent transactions. For example, up/down keys may be provided. Alternatively, according to one aspect of the invention a point-and-click device (e.g. a trackball) may be used as further  
5 described below. The use of a point-and-click device is especially advantageous if it is desired to provide menus with a relatively large number of choices to facilitate scrolling through pages of the memory and pointing to one of the choices. Other advantages of using a point-and-click device also exist.

According to another feature, after the user executes a transaction that  
10 is not already stored on the ID card, a prompt may be displayed to ask the user if the transaction should be stored as a transaction to appear on the customized menu. If the user desires to do so, the transaction information may be stored as a new user-defined transaction on the ID card. Alternatively, or in addition to this, the user customized menu may include an option to enable the user to  
15 change the stored transactions. This preferably includes the ability to modify or delete an existing stored transaction and the ability to add a new transaction.

The features of the invention may be used in a variety of electronic transaction systems including ATMs, POS terminals (e.g. supermarket or retailer checkouts, gas pumps, etc.), travelers check dispensers, coupon  
20 dispensers, gaming devices (e.g., slot machines or other "casino games"), lottery machines, check cashing machines, etc.

By way of example, if used in connection with a POS terminal, the terminal may be connected with a cash register or other device to indicate to the terminal the amount of a transaction. The user-defined transactions may include  
25 transactions such as "pay amount by ATM" or "pay amount by VISA." Other predefined transaction options could include "Pay by ATM and Receive \$50 Cash Back" or "Pay by ATM and Receive Cash Back." In this latter example, one or more transaction parameters may be entered by the user at the time of use



-15-

(e.g., the amount of cash to receive back). At gas pumps, the user may prestore selections such as the type of gas desired (regular, premium, etc.) and whether or not a receipt should be printed upon completion of the transaction.

According to another embodiment of the present invention, the ID card  
5 may be used as a "universal" card to avoid the need for a user to carry a number of different ID cards such as ATM cards and/or credit or debit cards. According to this embodiment, information for a plurality of accounts may be stored on a single card. The user customized menu may include transactions for a plurality of different accounts and/or financial institutions. For example, a  
10 universal card may have information stored thereon for a user's VISA card(s), American Express card(s), department store card(s), casino card(s), gasoline credit card(s) and one or more bank ATM cards. The card may store information to enable a user to execute one or more transactions with one or more selected institutions with which the user has a relationship or is authorized  
15 to transact with. For some institutions, the user may have more than one account. All of the information necessary to enable the user to perform a transaction may be stored on a single card. If this feature is used, the stored transaction information may include the user-defined transaction information identified above along with an identifier of the institution and the desired account  
20 for which the transaction should be performed. For example, such a stored transaction may include a transaction to "Take \$25 Cash Advance from Visa Card" or "Pay \$25 From Bank Checking To Visa."

According to one embodiment, it may be desirable to store only most of the transaction information necessary to execute a transaction. For example, the  
25 stored partial transaction may be "Pay Visa From Checking." Then, upon display of this item on the user customized menu and selection of it by a user, the user may be prompted to enter the amount to be paid. This option is generally useful when aspects of a particular transaction may vary but some or

-16-

all of the transaction is repeated. The institution/account information for this embodiment may be written to the ID card in a known manner and can be formatted in a convenient way. For example, the card may contain an institution with the institution(s) and user-defined transaction information associated with one or more accounts. According to this embodiment, the user may insert the ID card into a terminal, and upon verification, a customized menu may be displayed. According to one embodiment, the menu may include options for performing transactions with a number of different institutions/accounts. Alternatively, the user may select an institution and a customized menu for that institution may be displayed as described above. If a universal card is used at a POS terminal, the user customized menu may display the list of institution accounts that the particular user may chose from. Then the user may select the account from the menu that is to be used for the transaction. This offers more flexibility and efficiency than currently used systems. A point-and-click device may be used to scroll through the choices and select an institution.

According to another feature, after a customized menu is displayed and a user selects one of the transaction options from the menu, a more detailed description of the transaction may be displayed to enable the user to verify the desired transaction. For example, the transaction type and transaction parameters may be displayed.

While many of the general systems components for an ATM and their functions are known, various other components may be particularly useful with various aspects of the present invention. For example, the user identification step may be accomplished in a number of ways. For example, the user may be identified by a user identification card unique to each user (or account), by voice recognition, entry of alpha-numeric information by a keypad or similar input mechanism, by fingerprint recognition or a combination of these or other techniques. For example, if a fingerprint (or voice) identification unit is

-17-

provided at each (or some) terminals, the user may be identified by simply entering an appropriate finger into the fingerprint identification unit (or speaking into the voice identification unit), whereby the unit then reads the input information and compares this read information to previously stored

5 identification information to determine the identify of the user. The stored information may be accumulated in the local memory and/or central memory. To facilitate this, each user may be required to provide the necessary fingerprint (or voice) identification information at the time of activation of an account (or at other convenient times). According to one embodiment, the identification

10 information may be initially stored in a central memory. A potential adversity to this approach however is that with a large number of authorized users, it may take some time to find a match between input identification information and stored information. An alternative is to store such information in a local memory of each terminal through which the user accesses the system, as such

15 accesses occur. This would thus build up a local memory capability for each terminal that the user accesses. The local memories are likely to contain a lower number of user's information. If this approach is used, when the user enters the physical user identification information (e.g. voice or fingerprint), the local memory of the terminal through which the user is accessing the system can be

20 checked first to find a match with prestored information. If a match is found, it is likely to occur in less time than if the central system memory is used to find such a match due to the relative number of individual's information stored in the respective memories. If the user has never used the particular terminal before, then no match will be found in the local memory and upon that determination,

25 the local controller may cause a search of the central memory to occur.

According to another aspect of this embodiment, an institution (e.g. a bank) having multiple terminals, may download user identification information to each of its terminals so that the user can rapidly access they system via any

-18-

of that institutions terminals since the user's identification information (e.g. voice or fingerprint) will be stored locally in each of that institution's terminals.

This or similar identification techniques could avoid the need for a user to carry an identification card. If no card is used, once the user is identified (or  
5 before), the user may enter institution information to identify an institution with which the user is identified. This may be accomplished by entering (e.g., via a keypad) an institution identification code, selecting an institution from a menu (or group of menus) that is (are) displayed based on information stored in the EFT system or by storing such information in the system (locally and/or  
10 centrally) in association with user identification. Once the user and account is identified, then verification information may be entered (e.g., a PIN) for the user for the selected institution or account and transactions may be selected as described herein.

According to another embodiment of the invention, a publicly accessible  
15 ATM (or other EFT) terminal is provided with a point-and-click device such as a trackball or similar device to facilitate (and enhance) selection and/or input of desired transactions, functions, parameters, menus or other choices. The use of such a pointing device can facilitate a number of other features. For example, with the use of such a device, a user may point to a menu item and click on it  
20 to select it or double click on it for execution. Alternatively or in addition thereto, the device may be used to select a "custom transaction" menu option which causes a controller to display a list of predefined transactions to be displayed, in one or more columns, to enable one of the predefined transactions to be selected. Further, the list may extend for more than one page of the  
25 display and the device can be used to scroll up, down, left or right through the list and to select the desired transaction for execution. According to this embodiment, the point and click device is operatively connected to the terminal in a user accessible location. The movement of the pointing device by a user

-19-

can then cause a cursor (or similar identifier) on the display to be moved to a desired position on the display to enable menu transaction items or parameters to be selected in a known manner.

The user-defined transactions may be stored on the ATM card upon  
5 activation of the ID card, added by a user or automatically stored based on the user's recent transactions (e.g., by writing some or all of the transaction parameters to the ID card after a user manually enters a transaction and displaying this transaction as a menu choice the next time the user accesses the system). Alternatively, these transactions may be stored in a local memory of  
10 a terminal (e.g., a terminal of an ATM system) and be recalled when a user desires to execute a transaction. According to this embodiment, the transactions may be stored in a local memory of one or more terminals or in a central memory of the EFT system.

According to one embodiment, the transaction identifier and  
15 corresponding transaction information is stored on the ID card. Preferably, information corresponding to one or more transactions is stored. If desired, one card may be used to store information for more than one account for a single user. These multiple accounts may be with one or more institutions or entities with which the user is associated. Therefore, separate pluralities of user-defined  
20 transactions may be stored for separate accounts. For example, if a magnetic card is used, the transaction information for a particular account at a particular financial (or other) institution may be stored on one (or more) magnetic strip(s) on the ID card. Each transaction preferably is stored with a transaction identifier and all or most of the information necessary to complete a transaction.  
25 If a universal card is used, the user may be first prompted to select the account/institution with which a transaction is to be executed. Then, the custom transaction for that account/institution may be displayed (along with other choices as described herein).

-20-

The controller may be any generally known controller capable of use with an EFT system. It may be programmed to cause operation in the manner described herein.

The various inputs and selections described herein may be accomplished  
5 by the touch of a single key (or combination of keys) of the keypad, by touching a designated area of the display (e.g., if a touch sensitive screen is used), by touching a single input key adjacent to the transaction identified, by use of a "point-and-click" device associated with the terminal or by other input methods. In various circumstances, one or more of these types of input mechanisms may  
10 be advantageous over another.

The ID card, if used, may comprise a magnetic card, a bankbook with a magnetic storage member, an EEPROM card, a "smart card", an IC card or other suitable devices capable of storing the necessary information.

Preferably, one or more user-defined transactions stored on the ID card  
15 30 are read by the card reader/writer 11 after the user inserts the card into the card reader/writer 11. The information may be read before and/or after the user enters verification data (e.g., a personal identification number or PIN). The stored information may be read once and stored in a local memory of the ATM terminal or read from the card 30 as and when needed, if the card is retained in  
20 the card reader writer 11 during use.

If the card reader retains the card during use, upon insertion of the card into the card reader or upon selection of the transaction identifier, the corresponding transaction information may be read from the card and used to execute the selected transaction. If a "dip" or "swipe" card reader is used,  
25 whereby the card is entered and withdrawn before selecting a transaction or passed through an external reader (i.e., it is not retained in the card reader during execution of a transaction), then the stored transaction information may be read and stored in a local memory of the terminal so that upon selection of

-21-

a transaction identifier by the user, the corresponding transaction information may be read from the local memory and used to execute the selected transaction. If desired, this latter method may be used even if the card is retained in the reader during use.

- 5       The foregoing is a description of various aspects of the preferred embodiments and features of the present invention. However, the invention is not so limited. Various other alternatives consistent with the invention will be apparent to one of ordinary skill in the art. The scope of the invention is only limited by the claims appended hereto.

-22-

**CLAIMS**

1. An automated teller machine system for use by a plurality of users comprising:
  - user identification cards unique to each user and having
  - 5 information stored thereon including transaction information corresponding to custom transactions predefined by the user of the identification card;
  - at least one user accessible transaction terminal comprising:
    - card reader means for reading information stored on the user's
    - identification card;
    - 10 display means for displaying a user customized menu comprising one or more of the custom transactions based on information read from the user's identification card;
    - input means for enabling the user to select a custom transaction from the customized menu for execution; and
    - 15 control means for executing a selected transaction.
2. The system of claim 1, wherein in response to the user customized menu being displayed, the control means causes the input means to be operable to enable the user to select a transaction by touching one of: i) a single key located adjacent to the displayed custom transaction; ii) an area of the
- 20 display means; and iii) a key of a keypad operatively connected to the control means.
3. The automated teller machine system of claim 1, wherein the input means comprises a point-and-click device.
4. The automated teller machine system of claim 1, wherein the user
- 25 customized menu comprises a plurality of choices including user defined transactions choices and at least one standard menu choice.



-23-

5. The automated teller machine system of claim 1, wherein a single user identification card stores information for a plurality of institutions with which a user of the identification card has a financial relationship.

6. The automated teller machine system of claim 1, wherein the control means enables the user to select from a plurality of user customized menus based on information read from the user's identification card.

7. The automated teller machine system of claim 1, wherein the selection of a custom transaction from the user customized menu enables execution of a custom transaction without further inputs by the user.

8. The automated teller machine system of claim 1, wherein upon selection of a custom transaction, the controller causes the transaction parameters to be displayed on the display means to permit verification by the user.

9. The automated teller machine system of claim 1, wherein the stored transaction information comprises some, but not all of the transaction parameters necessary to define and execute custom transaction, and upon selection of such a custom transaction by the user, the controller causes a prompt to be displayed on the display means to prompt the user to input additional information necessary to enable the selected transaction to be executed.

10. The automated teller machine system of claim 1, wherein the transaction terminal further comprises a printer, and the stored transaction information includes information that enables the controller to determine whether a printed record of an executed transaction should be printed upon execution of the transaction.

11. In an automated teller machine system comprising a central controller having an associated control system memory, and at least one transaction terminal comprising an input, a display, a controller, a local memory

-24-

and an identification card reader, a method of executing a user-defined transaction comprising the steps of:

- (a) storing user-defined custom transaction information on the identification card;
- 5 (b) entering an identification card into the identification card reader;
- (c) reading information stored on the identification card, including user-defined transaction information stored on the identification card;
- (d) displaying a customized menu including a plurality of
- 10 user-defined transactions based on information read from the identification card;
- (e) selecting one of the displayed transactions; and
- (f) executing the transaction selected in step (e).

12. The method of claim 11 wherein the step of selecting comprises touching one of: i) a single key; ii) touching an area of the display; iii) touching

15 a key of a keypad operatively connected to the controller; iv) operating a point-and-click device.

13. The method of claim 11 further comprising the step of:

storing, before entering the identification card into the card reader, information corresponding to one or more user-defined transactions on

20 one of the identification card, a local memory associated with the terminal and a central system memory.

14. The method of claim 11 further comprising the step of storing information corresponding to at least one of said transactions on said identification card based on a recent transaction performed with the identification

25 card.

15. The method of claim 11 wherein the step of displaying a customized menu comprises displaying a plurality of choices for executing user

-25-

defined custom transactions and at least one choice of displaying a different menu.

16. The method of claim 11 wherein the step of storing comprises storing a plurality of user defined custom transactions for a plurality of  
5 institutions with which the user of the identification card has a financial relationship.

17. The method of claim 11 further comprising the step the user selecting from one of a plurality of user customized menus for display on the display.

10 18. The method of claim 11 wherein upon selection of a displayed transaction, the transaction is executed without further input by the user.

19. The method of claim 11 wherein after performance of the selecting step, the controller causes the transaction parameters associated with the selected transaction to be displayed for verification by the user.

15 20. The method of claim 11 wherein the information stored in step (a) comprises some, but not all, of the transaction parameters necessary to execute a custom transaction, and after the selecting step (step (e)), the controller causes a prompt to be displayed on the display to prompt the user to input additional information necessary to enable the selected transaction to be executed; and  
20 further comprising the step of entering additional information to enable the selected transaction to be executed.

21. The method of claim 11 wherein the transaction terminal further comprises a pointer, and further wherein step (a) comprises storing information that enables the controller to determine whether a printed record of an executed  
25 transaction should be printed upon execution of the transaction; and after step (f), determining whether a printed record of the executed transaction should be printed.

## AMENDED CLAIMS

[received by the International Bureau on 23 September 1996 (23.09.96);  
new claims 22-42 added; remaining claims unchanged (4 pages)]

22. An electronic fund transfer system for use by a plurality  
of users comprising:

user identification cards unique to each user and having  
information stored thereon including transaction information corresponding to  
5 custom transactions predefined by the user of the identification card;

at least one user accessible transaction terminal comprising:  
card reader means for reading information stored on the user's  
identification card;

display means for displaying a user customized menu comprising  
10 one or more of the custom transactions based on information read from the  
user's identification card;

input means for enabling the user to select a custom transaction  
from the customized menu for execution; and

control means for executing a selected transaction.

15 23. The electronic fund transfer system of claim 22, wherein in  
response to the user customized menu being displayed, the control means causes  
the input means to be operable to enable the user to select a transaction by  
touching one of: i) a single key located adjacent to the displayed custom  
transaction; ii) an area of the display means; and iii) a key of a keypad  
20 operatively connected to the control means.

24. The electronic fund transfer system of claim 22, wherein the input  
means comprises a point-and-click device.

25 25. The electronic fund transfer system of claim 22, wherein the user  
customized menu comprises a plurality of choices including user defined  
transactions choices and at least one standard menu choice.

26. The electronic fund transfer system of claim 22, wherein a single  
user identification card stores information for a plurality of institutions with  
which a user of the identification card has a financial relationship.

27. The electronic fund transfer system of claim 22, wherein the control means enables the user to select from a plurality of user customized menus based on information read from the user's identification card.

28. The electronic fund transfer system of claim 22, wherein the  
5 selection of a custom transaction from the user customized menu enables execution of a custom transaction without further inputs by the user.

29. The electronic fund transfer system of claim 22, wherein upon  
selection of a custom transaction, the controller causes the transaction  
parameters to be displayed on the display means to permit verification by the  
10 user.

30. The electronic fund transfer system of claim 22, wherein the  
stored transaction information comprises some, but not all of the transaction  
parameters necessary to define and execute custom transaction, and upon  
selection of such a custom transaction by the user, the controller causes a prompt  
15 to be displayed on the display means to prompt the user to input additional  
information necessary to enable the selected transaction to be executed.

31. The electronic fund transfer system of claim 22, wherein the  
transaction terminal further comprises a printer, and the stored transaction  
information includes information that enables the controller to determine whether  
20 a printed record of an executed transaction should be printed upon execution of  
the transaction.

32. In an electronic fund transfer system comprising a central  
controller having an associated control system memory, and at least one  
transaction terminal comprising an input, a display, a controller, a local memory  
25 and an identification card reader, a method of executing a user-defined  
transaction comprising the steps of:

(a) storing user-defined custom transaction information  
on the identification card;

(b) entering an identification card into the identification card reader;

(c) reading information stored on the identification card, including user-defined transaction information stored on the identification card;

5 (d) displaying a customized menu including a plurality of user-defined transactions based on information read from the identification card;

(e) selecting one of the displayed transactions; and

(f) executing the transaction selected in step (e).

33. The method of claim 32 wherein the step of selecting comprises  
10 touching one of: i) a single key; ii) touching an area of the display; iii) touching a key of a keypad operatively connected to the controller; iv) operating a point-and-click device.

34. The method of claim 32 further comprising the step of:  
storing, before entering the identification card into the card  
15 reader, information corresponding to one or more user-defined transactions on one of the identification card, a local memory associated with the terminal and a central system memory.

35. The method of claim 32 further comprising the step of storing  
information corresponding to at least one of said transactions on said  
20 identification card based on a recent transaction performed with the identification card.

36. The method of claim 32 wherein the step of displaying a  
customized menu comprises displaying a plurality of choices for executing user  
defined custom transactions and at least one choice of displaying a different  
25 menu.

37. The method of claim 32 wherein the step of storing comprises  
storing a plurality of user defined custom transactions for a plurality of  
institutions with which the user of the identification card has a financial  
relationship.

38. The method of claim 32 further comprising the step the user selecting from one of a plurality of user customized menus for display on the display.

39. The method of claim 32 wherein upon selection of a displayed  
5 transaction, the transaction is executed without further input by the user.

40. The method of claim 32 wherein after performance of the selecting step, the controller causes the transaction parameters associated with the selected transaction to be displayed for verification by the user.

41. The method of claim 32 wherein the information stored in step (a)  
10 comprises some, but not all, of the transaction parameters necessary to execute a custom transaction, and after the selecting step (step (e)), the controller causes a prompt to be displayed on the display to prompt the user to input additional information necessary to enable the selected transaction to be executed; and further comprising the step of entering additional information to enable the  
15 selected transaction to be executed.

42. The method of claim 32 wherein the transaction terminal further comprises a printer, and further wherein step (a) comprises storing information that enables the controller to determine whether a printed record of an executed transaction should be printed upon execution of the transaction; and after step  
20 (f), determining whether a printed record of the executed transaction should be printed.

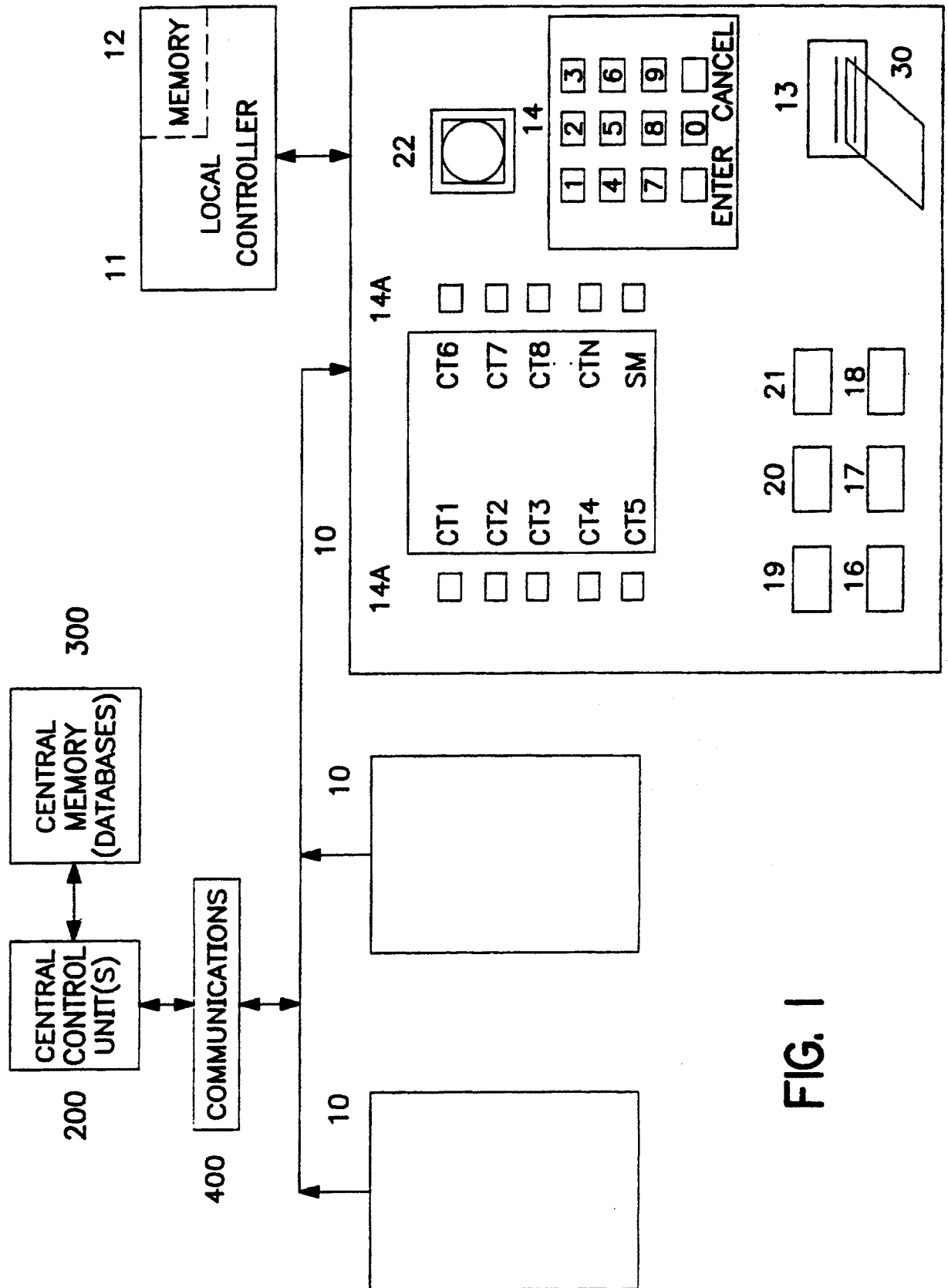


FIG. 1



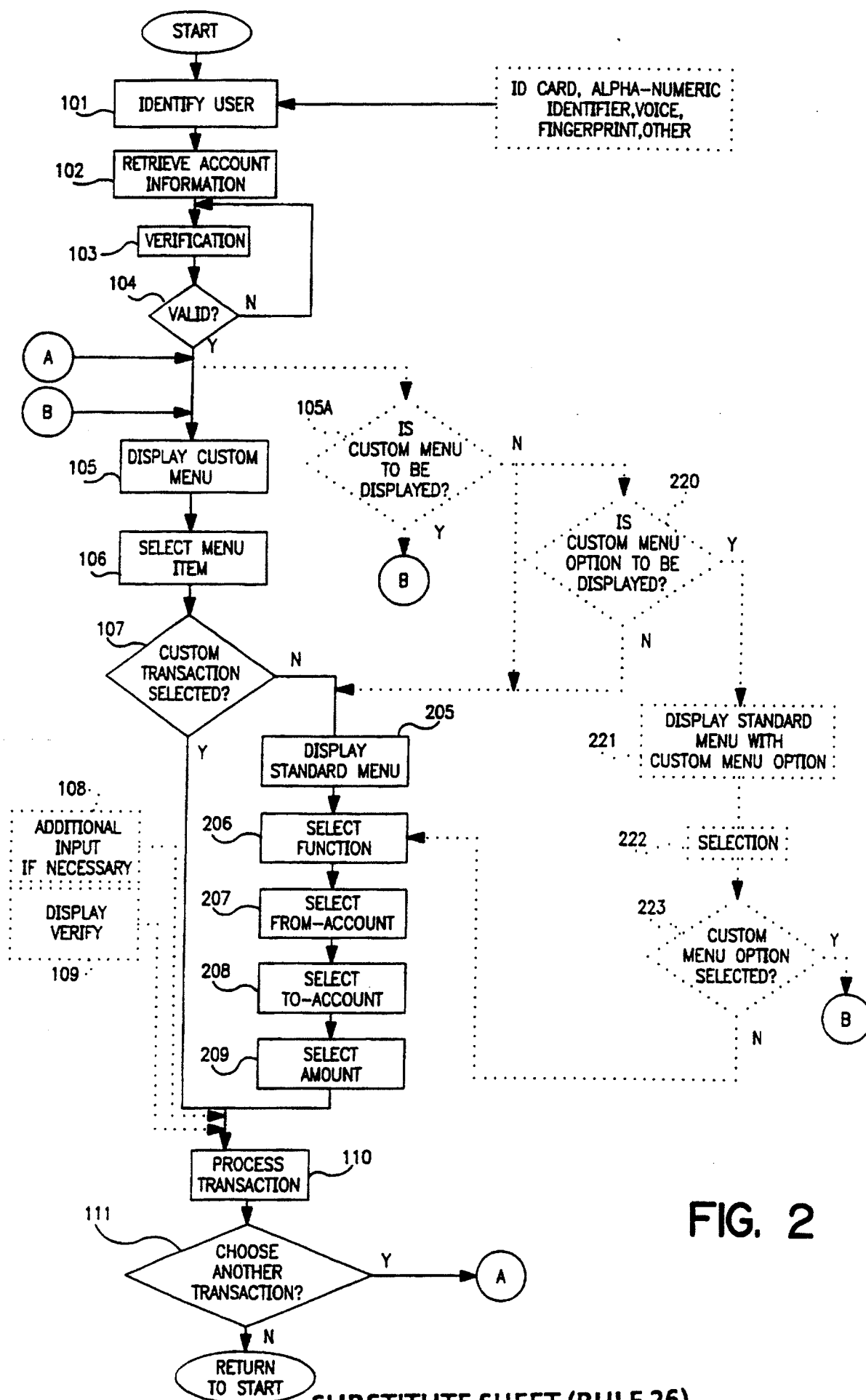


FIG. 2

## INTERNATIONAL SEARCH REPORT

International application No.

PCT/US96/05152

**A. CLASSIFICATION OF SUBJECT MATTER**

IPC(6) :G06F 17/60, 15/00

US CL :235/379; 395/156

According to International Patent Classification (IPC) or to both national classification and IPC

**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 235/379; 395/156

235/375, 380, 381, 383, 386

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

NONE

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

APS-USPAT

Search terms: ATM, Automated Teller Machine(s), Electronic Funds Transfer, Customized, menu(s), transaction(s), user defined.

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US, A, 4,319,336 (ANDERSON ET AL.) 09 MARCH 1982. See the entire document.	1-21
A	US, A, 4,900,903 (WRIGHT ET AL.) 13 FEBRUARY 1990. See the entire document.	1-21
A,E	US, A, 5,521,363 (TANNENBAUM) 28 MAY 1996. See the entire document.	1-21
A	US, A, 4,484,304 (ANDERSON ET AL.) 20 NOVEMBER 1984. See the entire document.	1-21

☐ Further documents are listed in the continuation of Box C.
 ☐ See patent family annex.

* Special categories of cited documents:	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A" document defining the general state of the art which is not considered to be part of particular relevance	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E" earlier document published on or after the international filing date	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&" document member of the same patent family
"O" document referring to an oral disclosure, use, exhibition or other means	
"P" document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search

24 JUNE 1996

Date of mailing of the international search report

22 JUL 1996

 Name and mailing address of the ISA/US  
 Commissioner of Patents and Trademarks  
 Box PCT  
 Washington, D.C. 20231

Facsimile No. (703) 305-3230

Authorized officer

HUYNH BA

Telephone No. (703) 305-9646